

STRATEGIC MEDICO

MEDICO FINANCE PACKAGES

WE PROUDLY SUPPORT AUSTRALIAN DOCTORS

LENDING NEEDS?

Residential Property purchases provide a great opportunity to build wealth and a strong asset base. This is particularly advantageous for medical professionals if the correct structure and package are obtained.

Equipment Financing is a crucial step in developing a medical practice. In order to be able to provide service of the highest quality a practitioner must ensure use of the best equipment.

Purchasing a Practice requires an optimal strategy. In order to ensure profitability and success a primary premises should be financed in the most effective way possible.



Specialised Services for Medical Practitioners

Strategic Medico are dedicated to providing the most comprehensive advisory service available to Medical Practitioners, we act independently of any bank to attain the most competitive rates and optimal structuring.

- One of the only independent medical specialist firms in Australia.
- Securing **interest rates as low as 3.95%** for our doctor clients.
- Exclusive packages not available from traditional medical lenders.
- We are experienced in dealing with medical practitioners across residential and commercial lending, property development, SMSF and equipment finance.

We are experienced in providing strategies specific to the unique cash flow characteristics of medical professionals to facilitate the best outcome in regards to finance. Our expertise is far beyond the lending which is essential to providing a broad and comprehensive strategy across personal, commercial and SMSF transactions for our sophisticated clientele. By remaining independent of any lender we can ensure that your finances are structured in your interest rather than the banks.

What are the advantages of medical practitioner products?

- Mortgage insurance waivers
- Up to 90% loans against purchase of residential
- 100%+ residential loans in certain circumstances
- 100% lending against purchase of medical practice
- 100% finance against equipment and vehicles (off balance sheet available)
- Discounted interest rates
- Special security loans
- 100% finance against fit-out of medical practice (off balance sheet available)
- Finance available to purchase commercial practice to SMSF with concession of stamp duty
- Loans structured with offset account facilities

An Intermediary Acting on your Behalf

Over \$1 billion is incurred by Australian borrowers due to poor loan structuring. Having an experienced intermediary acting on your behalf ensures that you have an outcome specific to your situation and needs, rather than one structured by a lender suited to their own interests.



Contact Us

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Expertise and Diligence

- Practice Development
- Practice Set-up
- Practice Purchase
- SMSF Purchase
- Equipment Financing
- Home/Investment Purchase
- Strategy and Structuring
- Cash-flow Analysis

Borrowing and Purchase within Self-Managed Superfunds

Borrowing within super is generally more expensive compared to traditional mortgages. However, with a medico policy this will have a less significant impact on your finances making SMSF borrowing advantageous.

Cash-flow Analysis

Prior to making significant decisions regarding lending, it is important to consider cash flows in a variety of strategic scenarios. An analysis will lead to well-reasoned and sustainable choices. Further on, such a strategy would enable simpler future borrowing and investment.

| | Month 1 | Month 2 | Month 3 | Month 4 | Month 5 | Month 6 |
|-----------------------------------|-----------|-----------|-----------|-----------|-----------|-----------|
| <i>Number of patients (daily)</i> | 5 | 7 | 10 | 10 | 10 | 10 |
| <i>Average charge per patient</i> | 120 | 120 | 120 | 145 | 145 | 145 |
| <i>Number of days worked</i> | 20 | 20 | 20 | 20 | 20 | 20 |
| TOTAL INCOME | \$ 12,000 | \$ 16,800 | \$ 24,000 | \$ 29,000 | \$ 29,000 | \$ 29,000 |
| <i>Accounting fees</i> | \$ 170 | \$ 170 | \$ 170 | \$ 170 | \$ 170 | \$ 170 |
| <i>Bank fees</i> | \$ 100 | \$ 100 | \$ 100 | \$ 100 | \$ 100 | \$ 100 |
| <i>Electricity</i> | \$ 320 | \$ 320 | \$ 320 | \$ 320 | \$ 320 | \$ 320 |
| <i>Insurance</i> | \$ 200 | \$ 200 | \$ 200 | \$ 200 | \$ 200 | \$ 200 |
| <i>Finance payments/costs</i> | \$ 6,100 | \$ 6,100 | \$ 6,100 | \$ 6,100 | \$ 6,100 | \$ 6,100 |
| <i>Materials</i> | \$ 900 | \$ 900 | \$ 900 | \$ 900 | \$ 900 | \$ 900 |
| <i>Telephone</i> | \$ 120 | \$ 120 | \$ 120 | \$ 120 | \$ 120 | \$ 120 |
| <i>Rent</i> | \$ 2,500 | \$ 2,500 | \$ 2,500 | \$ 2,500 | \$ 2,500 | \$ 2,500 |
| <i>Repairs & maintenance</i> | \$ 500 | \$ 500 | \$ 500 | \$ 500 | \$ 500 | \$ 500 |
| <i>Setup costs</i> | \$ - | \$ - | \$ - | \$ - | \$ - | \$ - |
| <i>Misc. Expenses</i> | \$ 300 | \$ 300 | \$ 300 | \$ 300 | \$ 300 | \$ 300 |
| <i>Wages</i> | \$ 3,500 | \$ 3,500 | \$ 3,500 | \$ 3,500 | \$ 3,500 | \$ 3,500 |
| TOTAL EXPENSES | \$ 14,710 | \$ 14,710 | \$ 14,710 | \$ 14,710 | \$ 14,710 | \$ 14,710 |
| NET SURPLUS | -\$ 2,710 | \$ 2,090 | \$ 9,290 | \$ 14,290 | \$ 14,290 | \$ 14,290 |

Property Advisory

Our team includes ex-commercial real estate agents; we have a thorough understanding of property assets along with the necessary knowledge of finance and structuring to assist you in achieving a successful investment outcome.

We are experienced in assessing residential, commercial and development transactions, we can conduct the due diligence required and negotiate on your behalf.

As financiers we are retained for our services by the lender. All advice and engagements, including property advisory are provided as purely complimentary to our clients.